



AARP Livable Communities

Increasing Downtown
Housing Opportunities

AARP Livable Communities Definition

“Affordable and appropriate housing, supportive community services, and adequate mobility options, which facilitate personal independence and the engagement of residents in civic and social life.”



An isometric illustration of a city street scene. On the left, there are multi-story buildings with many windows. A yellow-paved sidewalk runs along the buildings. A road with a green-paved section in the foreground has several cars and cyclists. A bus is visible in the lower right. The scene is depicted in a light, sketchy style with a soft glow effect.

Reasons for making communities more Livable and Age-Friendly

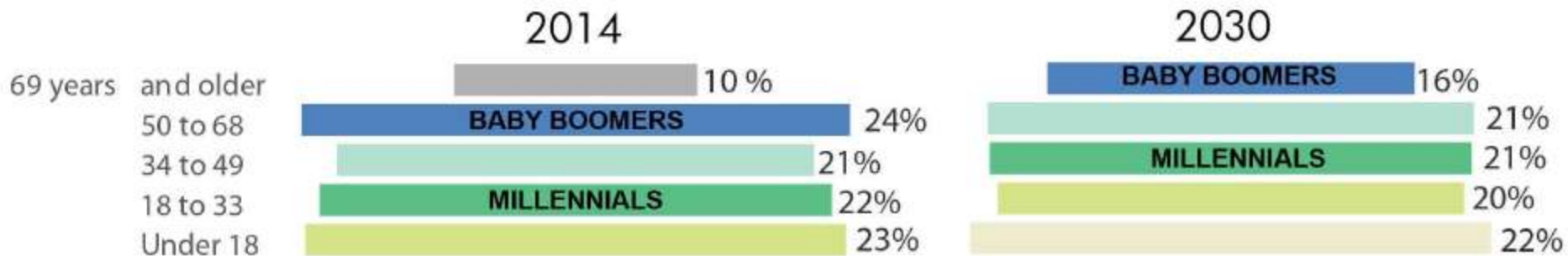
Multiple benefits

- Cultural
- Economic
- Environmental
- Fiscal
- Health
- Social

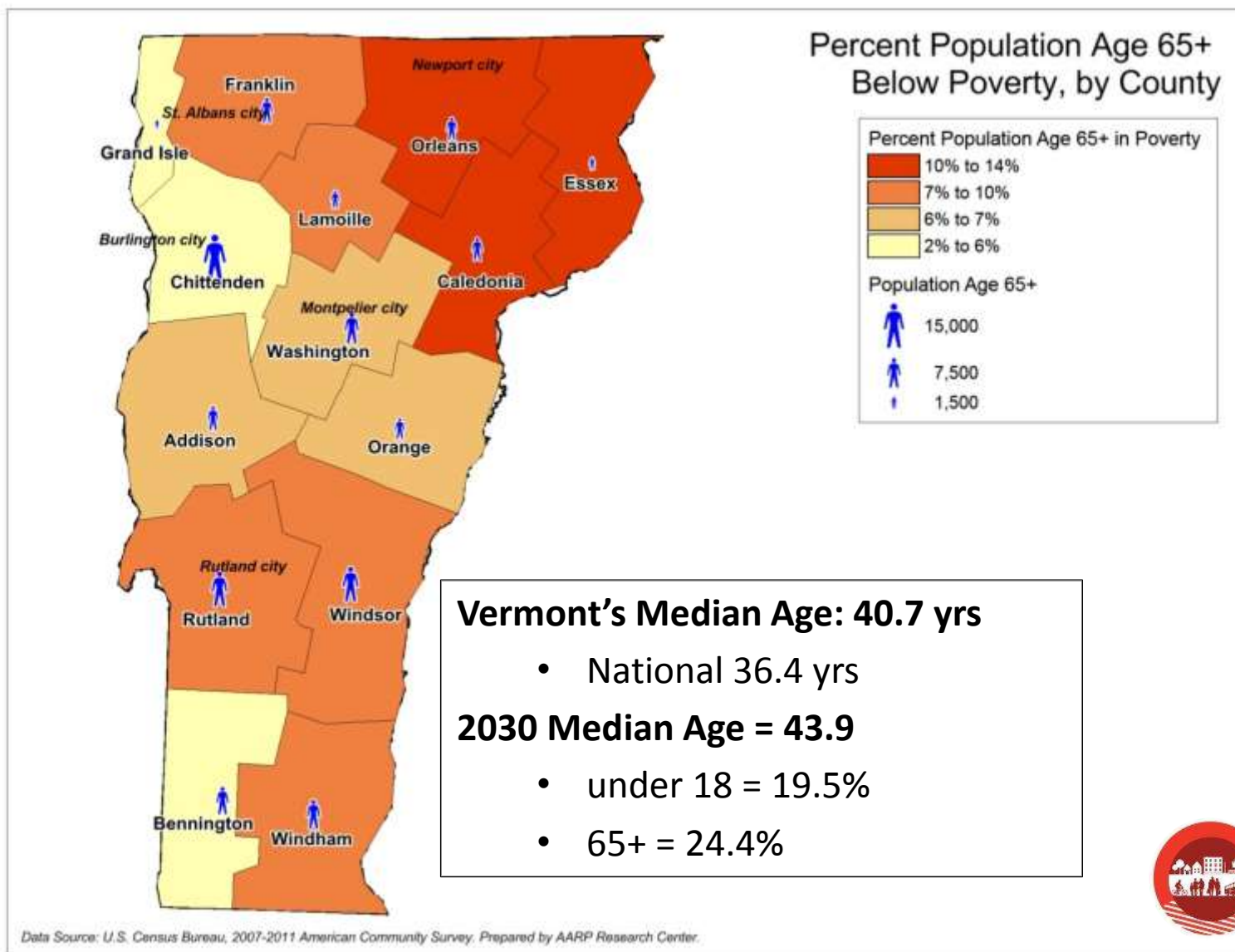
Multiple beneficiaries

- People
- Business
- Community

We have entered a time of
profound and permanent change
to the demographic composition of the US



Vermonters are getting older and will continue to do so



Survey after survey finds that **today's older adults want to remain in their homes**

78%

.....
of adults ages 45+ agree or strongly agree with the statement: "What I'd really like to do is stay in my current residence for as long as possible."

Source: AARP Home and Community Preferences of the 45+ Population, 2014



But most houses haven't been designed to adapt. In fact, American homes have traditionally been designed and built for **able-bodied 35 year olds**

Survey after survey finds that
**today's older adults
want to stay in their
community**

80%

.....
of adults ages 45+ agree
or strongly agree with the
statement: "What I'd
really like to do is stay in
my current community for
as long as possible."

Source: AARP Home and Community
Preferences of the 45+ Population, 2014



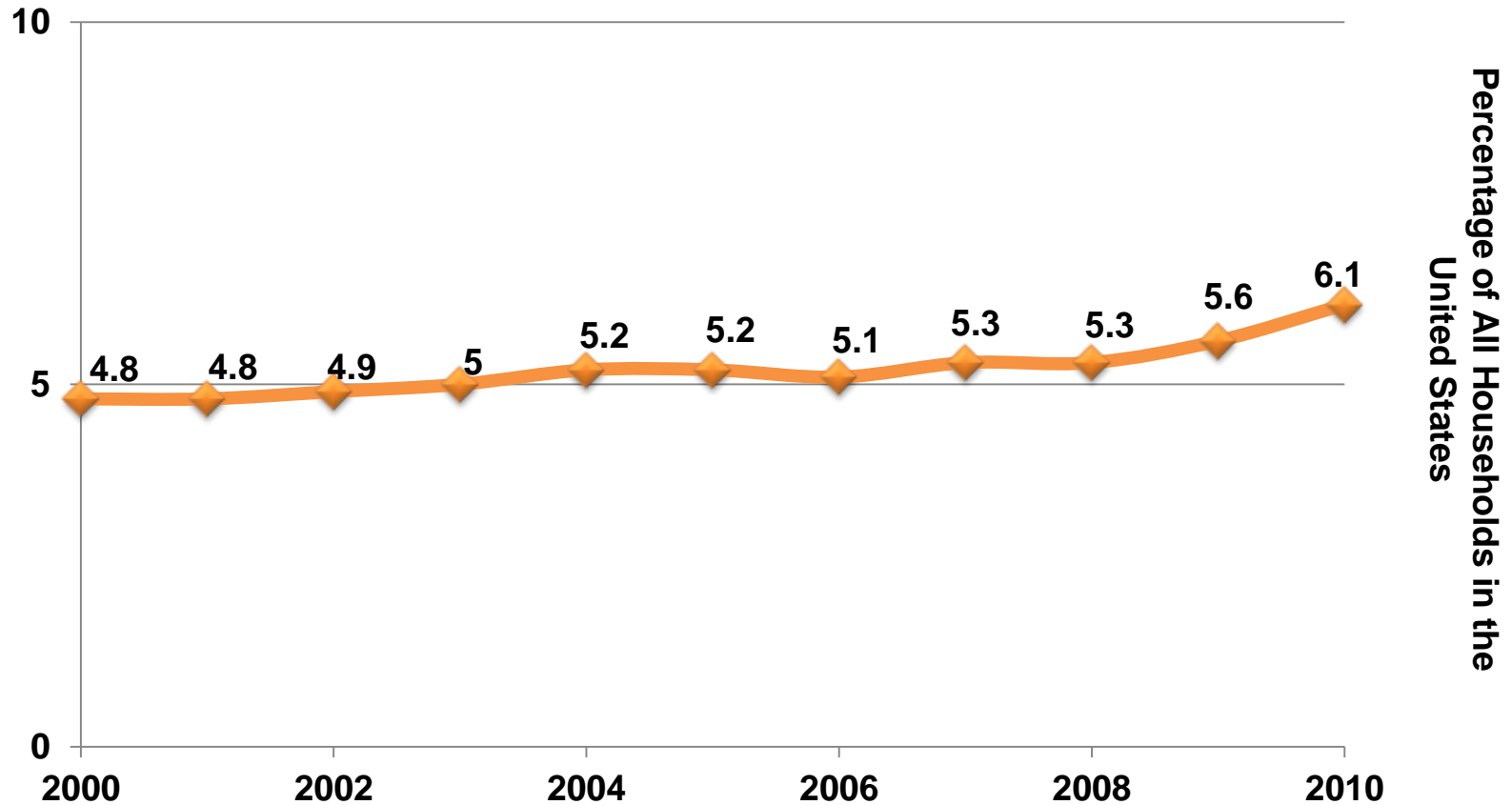
For the past 50 years, communities have
developed around cars and other motor
vehicles as our principal form of transportation

Boomers and Millennials: Changing Preferences



Multigenerational Households

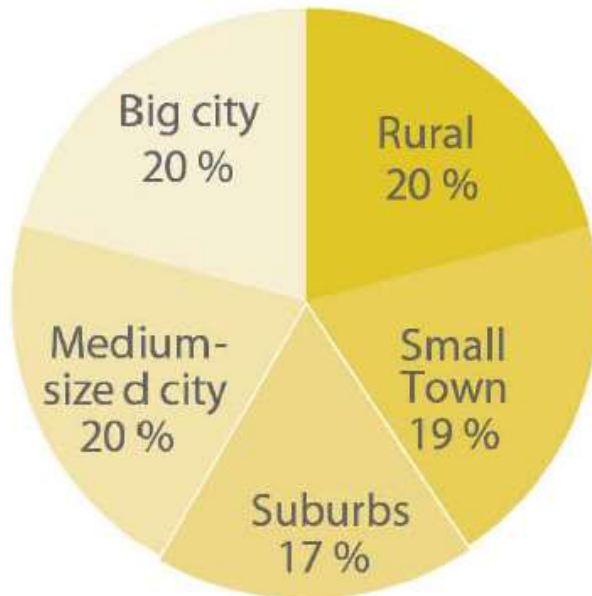
Multigenerational Households as a Percentage of All Households
in the United States, 2000-2010



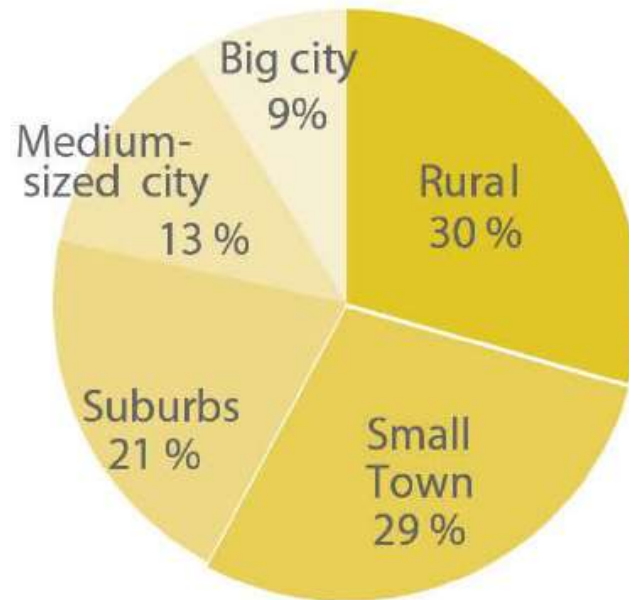
Source: AARP Public Policy Institute analysis of Current Population Survey Data

Where do we want to live?

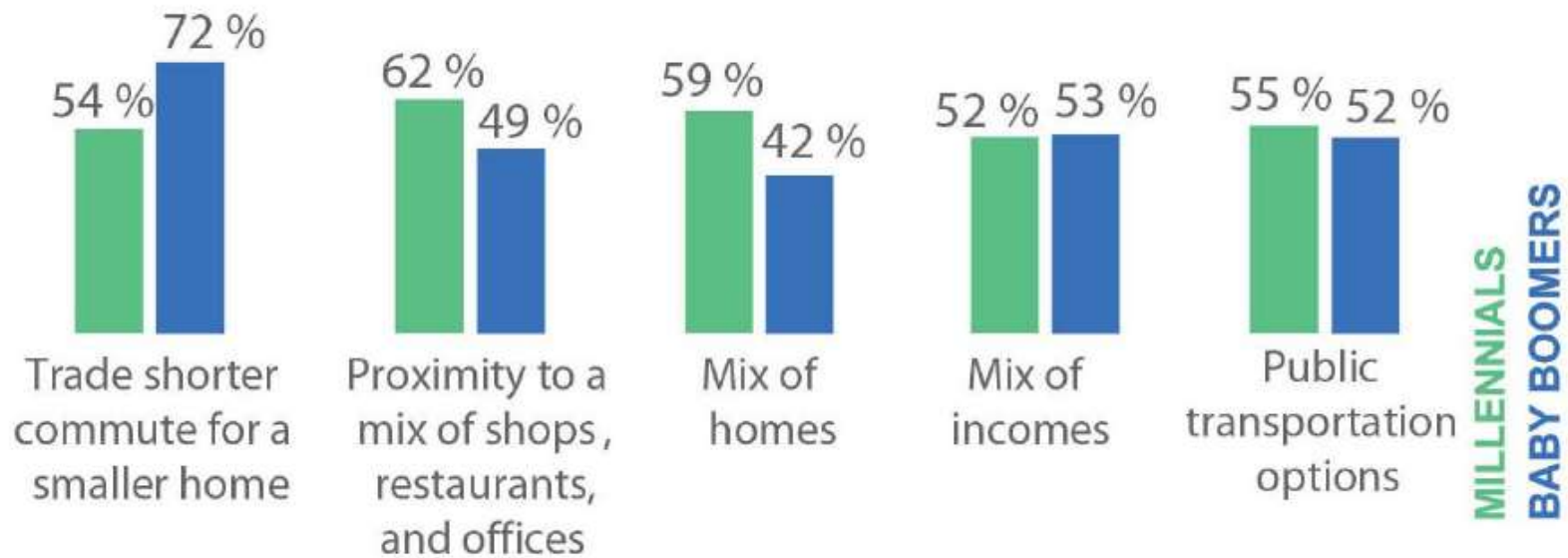
Millennials



Baby Boomers



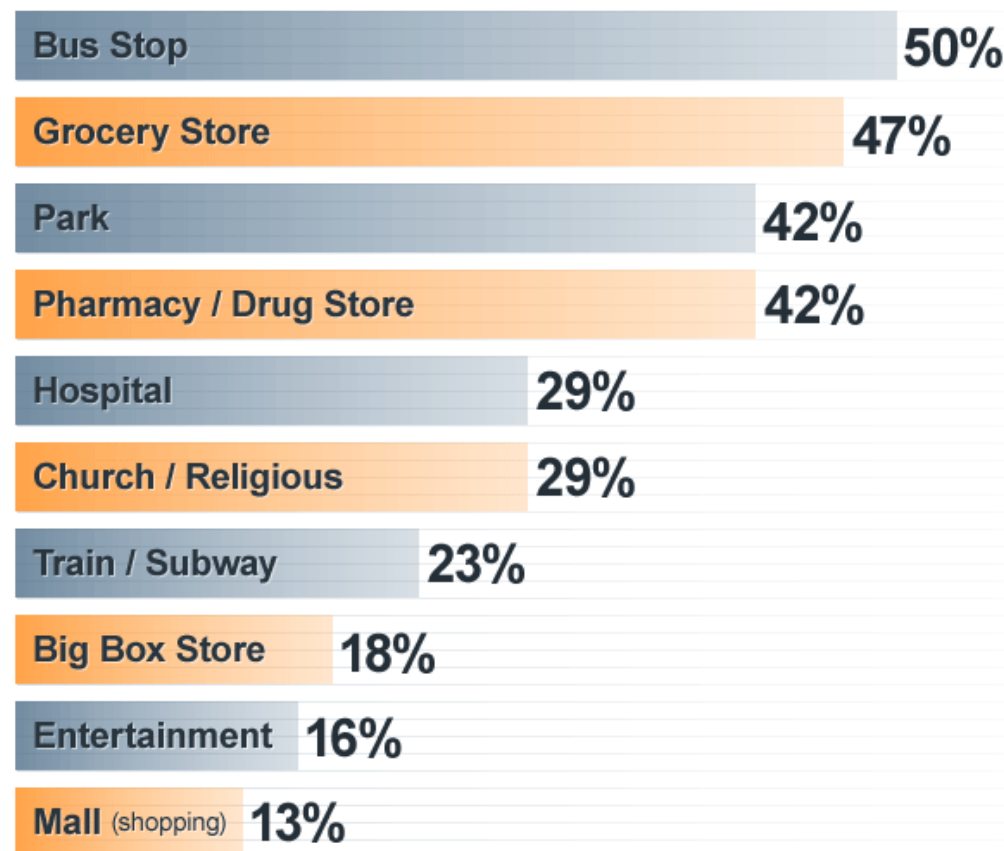
What do we want in our neighborhoods?



What Community Amenities Do Older Adults Want Close to Home?

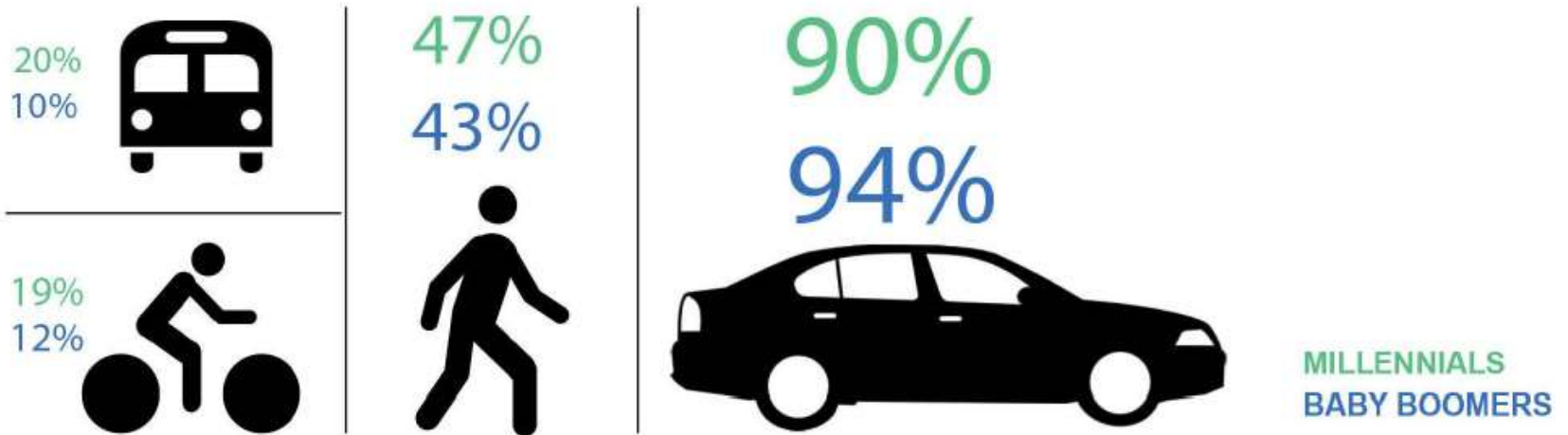
We asked older adults what amenities they want close to home. Access to transportation, food, and green space top the list. These are among the many community indicators that we are measuring as part of the Livability Index project. Find out more about our livability research and the development of our index here: www.aarp.org/ppi/liv-com/

% endorsed within 1 mile or less



Source: AARP Public Policy Institute

How people get around?



What Does this Mean for Municipalities?

- Municipalities and local organizations will play a critical role in the development of livable communities for older residents.
- It is essential that affordable housing options for older adults exist in the downtown and village centers where proximity to services and public transit offer independence and freedom.
- Community design plays a key role:
 - Personal independence
 - Engagement in civic and social life
 - Successful aging



Housing Options



A diverse housing stock provides a competitive advantage for Livable Communities to attract and retain older and younger Vermonters.

Compact development promotes efficient land use and reduces the cost of infrastructure investment

Compact Development Can Be Implemented in Communities of all Sizes



Rural
South Boston, VA



Rural
Sanford, ME



Suburban
King Farm, Rockville, MD

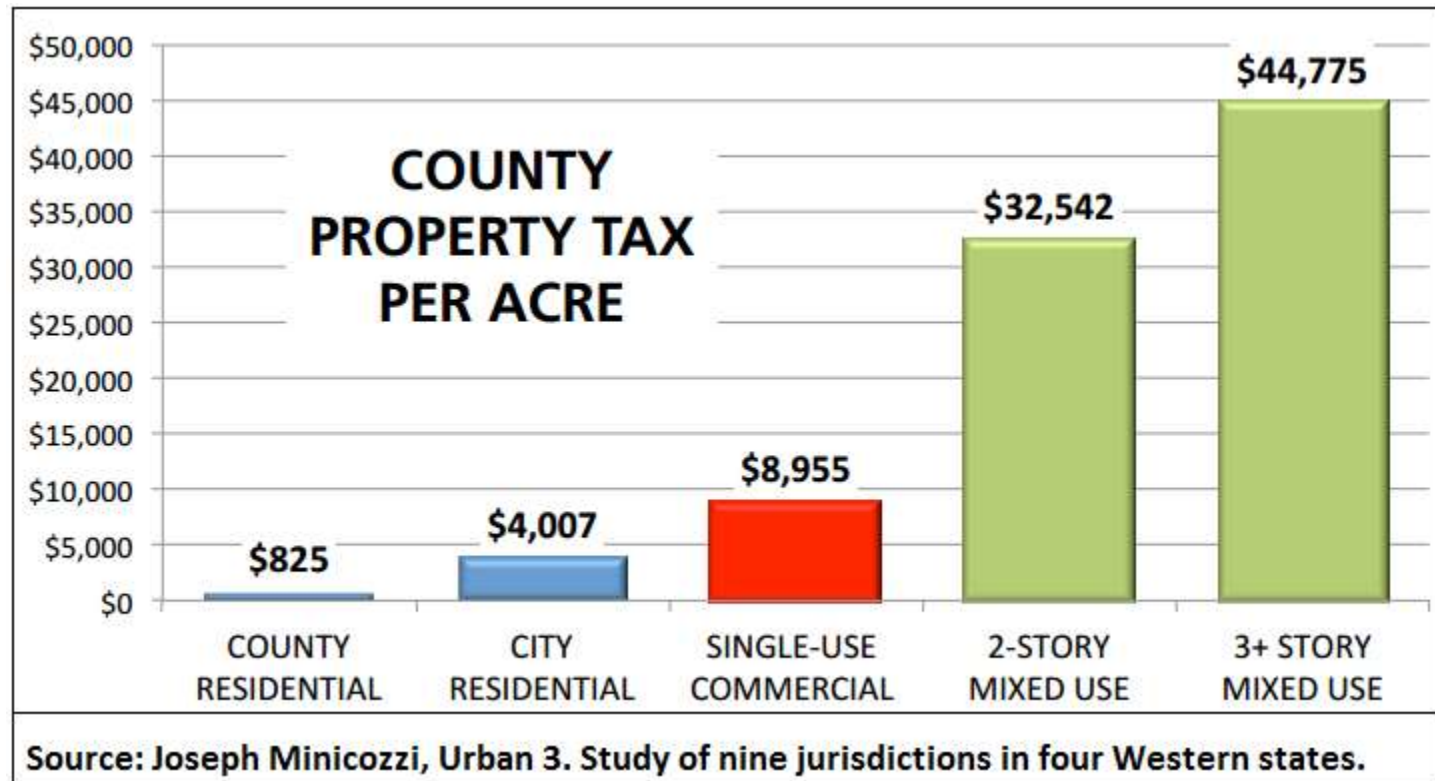


Urban
Portland, OR

Incorporating a mix of uses in Livable Communities generates property premiums



Mixed-use property in Livable Communities generates higher tax revenue per acre than single-use property



A variety of housing choices in a walkable neighborhood, including affordable housing, generates economic activity for local businesses



Rural

*Rental Housing Over Shops
Wing County, MN*



Suburban

*Housing Next to Commercial
Norton Commons, Prospect, KY*



Suburban

*Affordable and Market-Rate Housing Next
to Shopping and a Civic Uses
Rockville, MD*



Urban

*Housing Above Retail
Arlington County, VA*



Small Town

*Rentals Above Shops
Baxter Village, Fort Mill, SC*



Suburban

*Market-rate Houses
Daybreak, South Jordan, UT*



Suburban

*Mixed Housing Units
Highland Gardens, Denver, CO*



Urban

*Affordable Housing
Liberty Green, Louisville, KY*

Housing and neighborhoods that let people “age in place” reduce personal expenses. Savings and health benefits increase when Universal Design practices are implemented.



Universal Design techniques and practices provide additional mobility and access options for people inside and outside the home.

Creative Housing Options

- Cohousing
- House Sharing
- Housing Cooperatives
- Naturally Occurring Retirement Communities
- Niche Retirement Communities (also called Affinity Retirement Communities)
- Villages



Age Friendly Newport

Our Town, Slow It Down – Newport



Creating a Better Newport— A Community Forum

AARP Vermont and our partners want to hear your ideas and dreams for a more “livable” Newport.



Survey Highlights

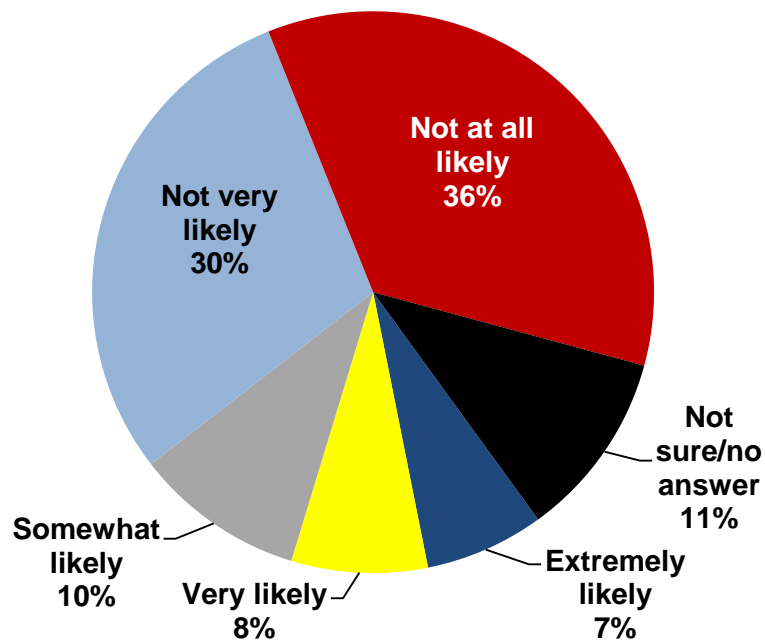
Newport residents age 45+ say to make their towns a place where people can successfully age improvements are needed in:



- ✓ **Job opportunities**: flexible job opportunities, job training, jobs to suit people with disabilities.
- ✓ **Town information**: community information that is delivered in-person, clearly displayed printed information, access to information in a single source, and an automated information source.
- ✓ **Transportation**: ability to easily connect with public transportation outside of Orleans County
- ✓ **Outdoor spaces and public buildings**: neighborhood watch programs and well-maintained public restrooms that are accessible to all residents.

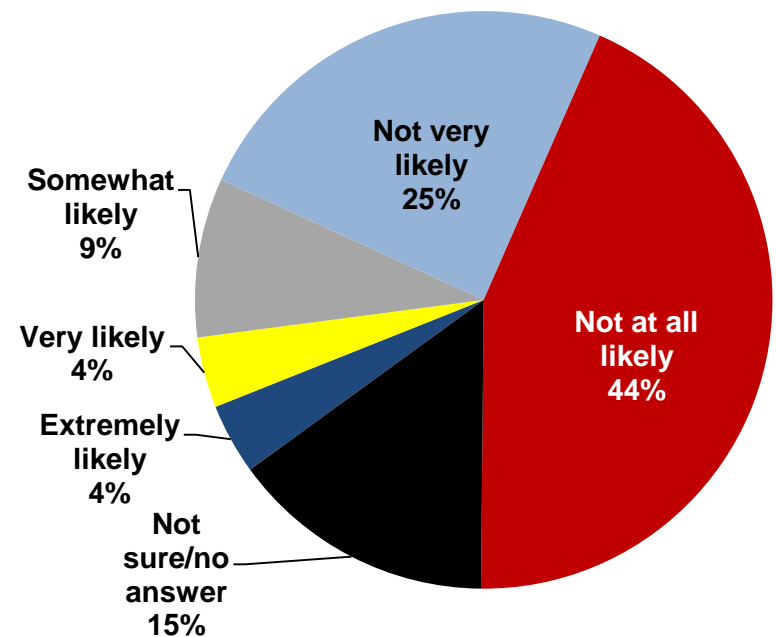
Newport residents age 45+ are long-time residents of this area and are likely to remain in the area as they get older.

**Likelihood of Moving to a Different Home
in Orleans County
in Retirement Years*
(n=328)**



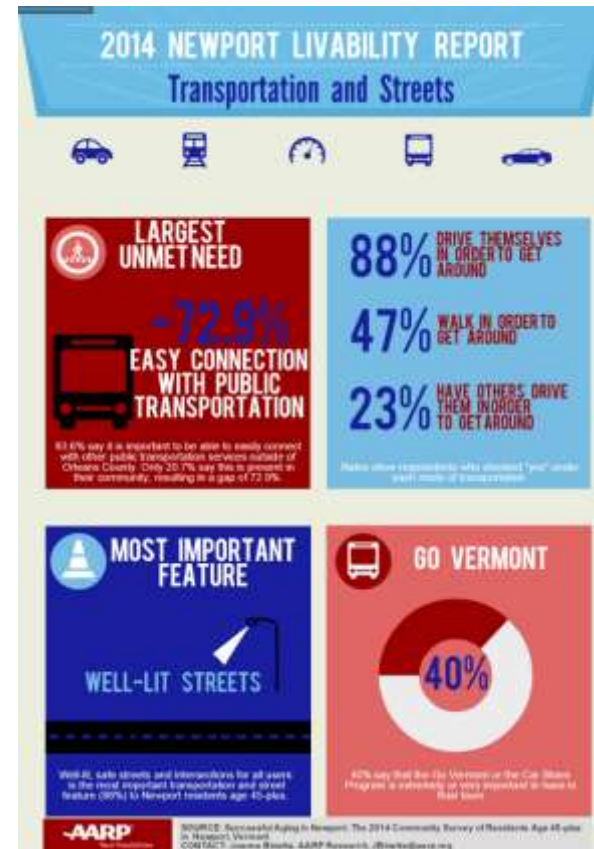
*Percentages may not add up to 100 due to rounding.

**Likelihood of Moving to a Different Home
outside of Orleans County
in Retirement Years*
(n=328)**



*Percentages may not add up to 100 due to rounding.

Housing Needs in Newport





AARP Programs

Age Friendly Communities

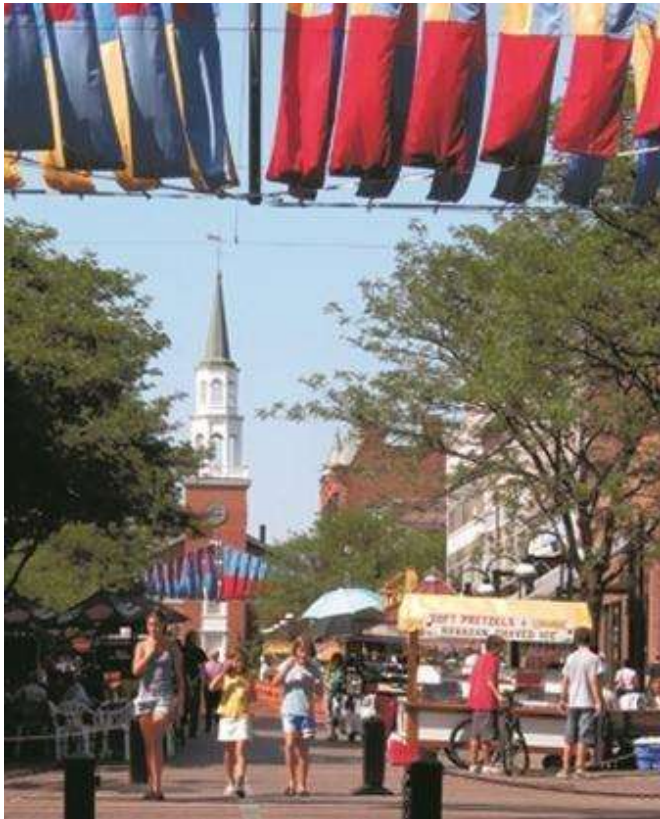
Home Fit Workshops

Walk Audits

Active Living Workshops

Livability Index

Livable Communities offer a natural setting for older Vermonters to continue to be productive in the workforce while taking advantage of shopping, entertainment and active living



Kelly Stoddard Poor, Associate State Director, AARP VT
802.951.1313; kstoddardpoor@aarp.org

Thank you!



Revitalization of a Downtown Neighborhood

Rutland Northwest Neighborhood

NeighborWorks of Western Vermont

The one-stop-shop for home owners and buyers



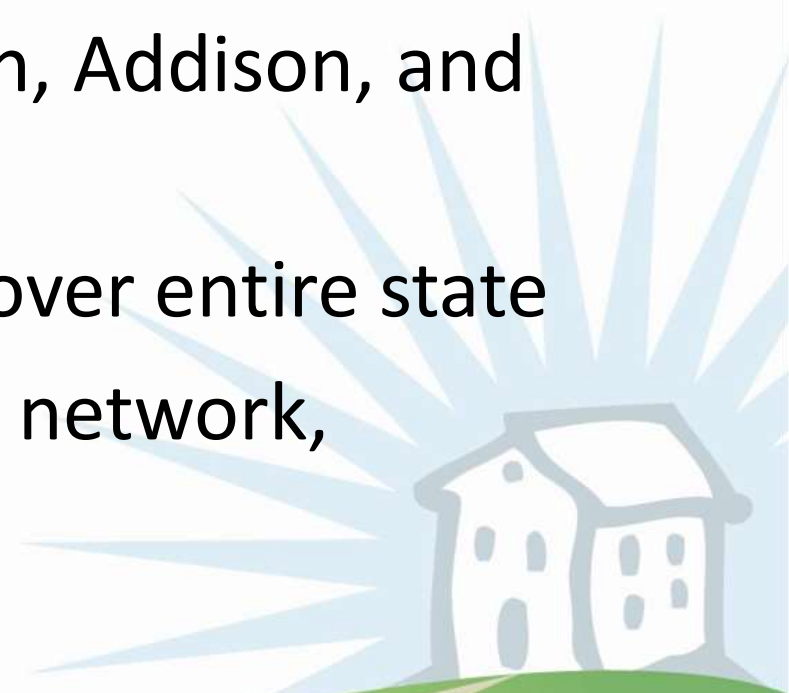
Meet NeighborWorks

- Nonprofit mission
- One-stop-shop
- Provide all the answers and support homebuyers and owners need
- Realty, Education, Lending, Home Repair, H.E.A.T. Squad
- Keep customer's best interest front and center



About NeighborWorks

- Founded in 1986 to revitalize four Rutland County neighborhoods
- Now serve all of Bennington, Addison, and Rutland counties
- Five 'sister' organizations cover entire state
- Part of a national nonprofit network, NeighborWorks America



Housing Needs Assessment

- Comprehensive housing needs assessment and study conducted in 2012
- City moving forward with Neighborhood Revitalization Strategy



RUTLAND NORTHWEST

- Poverty rate of 25% - Considered high
- Older multifamily housing stock undervalued
- Cost burdened Renters
- 29% Homeownership Rate

BUT

- Decline in prices and record low interest rates
- Significant pool of renters



REVITALIZATION STRATEGY

6 CORE ELEMENTS



HEALTHY NEIGHBORHOOD OUTCOMES

- IMAGE
- IMPROVED REAL ESTATE MARKET
- IMPROVED PHYSICAL CONDITIONS
- NEIGHBORHOOD SELF MANAGEMENT



- Build Neighborhood Confidence
- Increase owner occupancy
- Support Willing landlords
- Get overwhelmed landlords out
- Improve physical conditions to “Pride” standards
- Improve market values through de-densification



Building Confidence

- Implement safety Initiatives while avoiding making crime-fighting the image
- Increase opportunities for neighbors to meet each other
- Build Identity on Unique Characteristics
 - Close to downtown and recreational amenities
 - Friendly Neighbors
 - Affordable



Increase Owner-Occupancy

- Support and Retain Strong Owners
- Reach out to Homeowners in danger of foreclosure with counseling and advocacy services
- Work with existing renters interested in buying
- City consider rezoning from a mixed residential zone to Single Family Residential



Support Willing Landlords

- Offer low cost loans
 - Rehab projects including energy efficiency
 - Acquisition/rehab products
- Training opportunities
- Help Organize Networking
 - With other landlords
 - With other community members – homeowners and renters



Get Overwhelmed Landlords OUT

- Be Aggressive with Code Enforcement and legal approaches that allow faster action
- Connect exceptional landlords with opportunities to buy out overwhelmed ones
- Look for opportunities to help these landlords get out of the business



Improve Physical Conditions to standards of PRIDE

- City and NWWVT awarded Community block Grant
 - Demolish up to 4 properties
 - Acquire/Rehab/Re-sell 7 Properties
 - Strategically chosen for greatest impact
 - Capitalize on other infrastructure improvements and investments in the neighborhood



Improve Physical Conditions

- Create appropriate loan products to encourage and enable rehab and energy efficiency investments
 - Small unsecured loan up to \$3,000
 - Rehab/Efficiency Loan
 - Acquisition/Rehab combination loans
- Support and Initiate beautification efforts



Improve Market Values through De-Densification

- Demolition of 4 properties
 - Reduce blight
 - Increase safety
 - Opportunity for Pocket Parks, Community Gardens,
- Reducing multi Family units down to single family or owner occupied duplexes
 - Encourage homeownership



Revitalization

- Reduce number of vacant and blighted properties while retaining character of housing stock
- De-Densify to green space
- Increase homeownership opportunities
- Encourage self-management
- Focus on Neighborhood Strengths and Assets

Contact us!

Mary Cohen
(802)797-8100
MCOHEN@NWWVT.ORG

NeighborWorks of Western Vermont
The one-stop-shop for home owners and buyers



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THANK YOU!

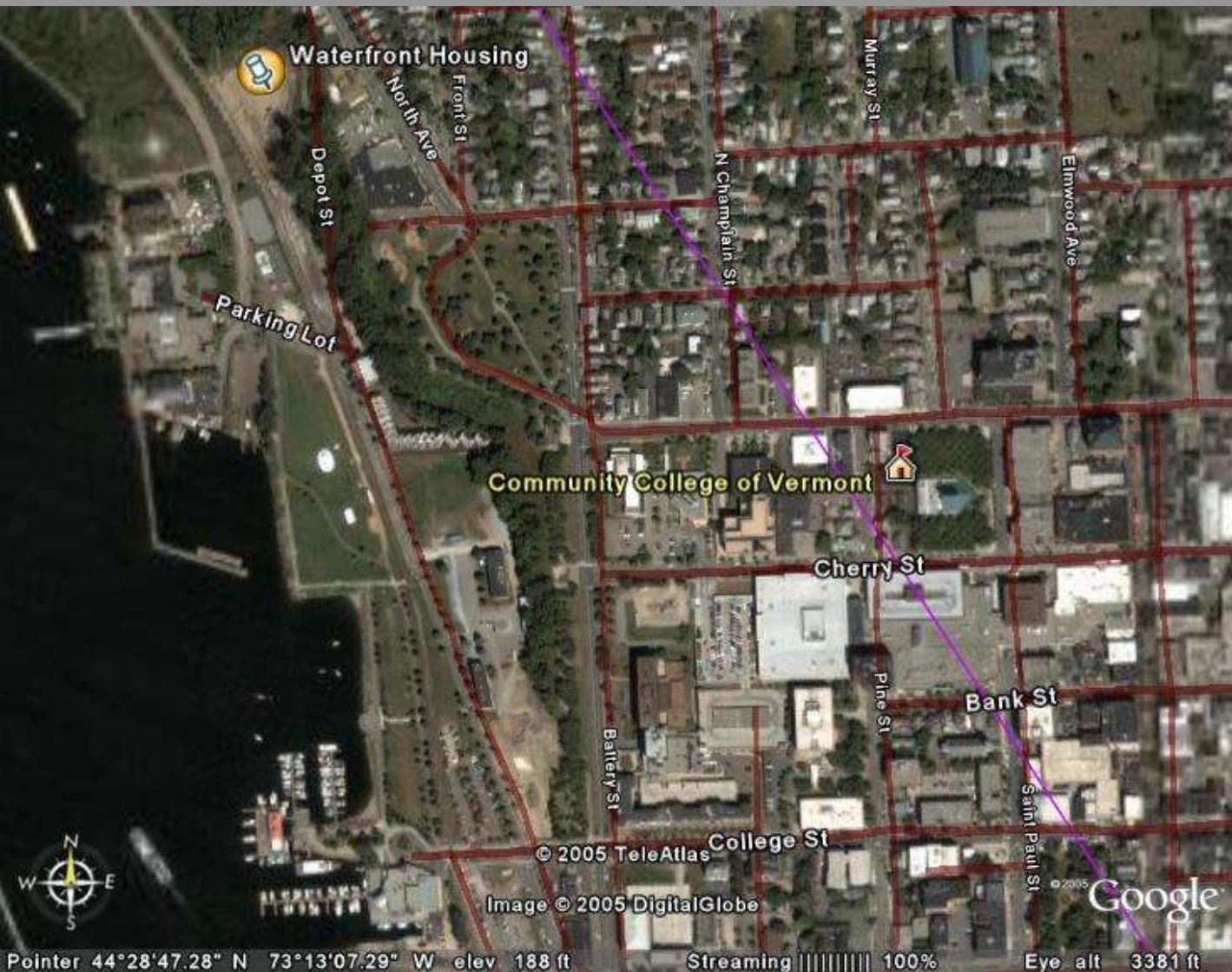


Waterfront Housing

300 Lake Street
Burlington, Vermont



Waterfront Housing



Project Team

Developers:

Housing Vermont & Burlington Community Land Trust

Municipal Support: City of Burlington

Community & Economic Development Office (CEDO)

Department of Public Works (DPW)

Architect: Gossens Bachman Architects, AIA, LEED AP

Landscape Architect: TK Landscape Architects, ASLA

Civil, Geotechnical, & Structural Engineer:

Knight Consulting Engineers, PE

Mechanical, Electrical, & Plumbing Engineer:

Salem Engineering

Energy Modeling & LEED Consultant: Energy Balance LEED AP

Fire Protection: RN Culver Consulting

Commissioning Authority: John F. Penney Consulting Services



Image © 2005 DigitalGlobe

Pointer 44°28'32.97" N 73°13'01.11" W elev 137 ft

Streaming ||||| 100%



Awards & Certifications

- ❖ EPA Energy Star 5-Star Rating
- ❖ Vermont Smart Growth Collaborative Housing Endorsement
- ❖ Governor's Award for Environmental Excellence in Land Use
- ❖ Efficiency Vermont Excellence in Comprehensive Building Design
- ❖ LEED NC Version 2.1 Certified
- ❖ AIA National Show You're Green Program
- ❖ Metal Architecture Magazine Design Award
- ❖ Home Depot Foundation Awards of Excellence for Affordable Housing Built Responsibly
- ❖ American Council of Engineering Companies Award for Engineering Excellence
- ❖ AIA VT Design Award

Silversmith Commons

258-262 North Winooski Avenue
Burlington, VT

- 22 modern apartments
- 1,500 SF neighborhood retail space
- Brownfield redevelopment
- Air source heat pump HVAC system
- Compressed construction schedule
- Energy Star Certification

Redstone

Silversmith Commons

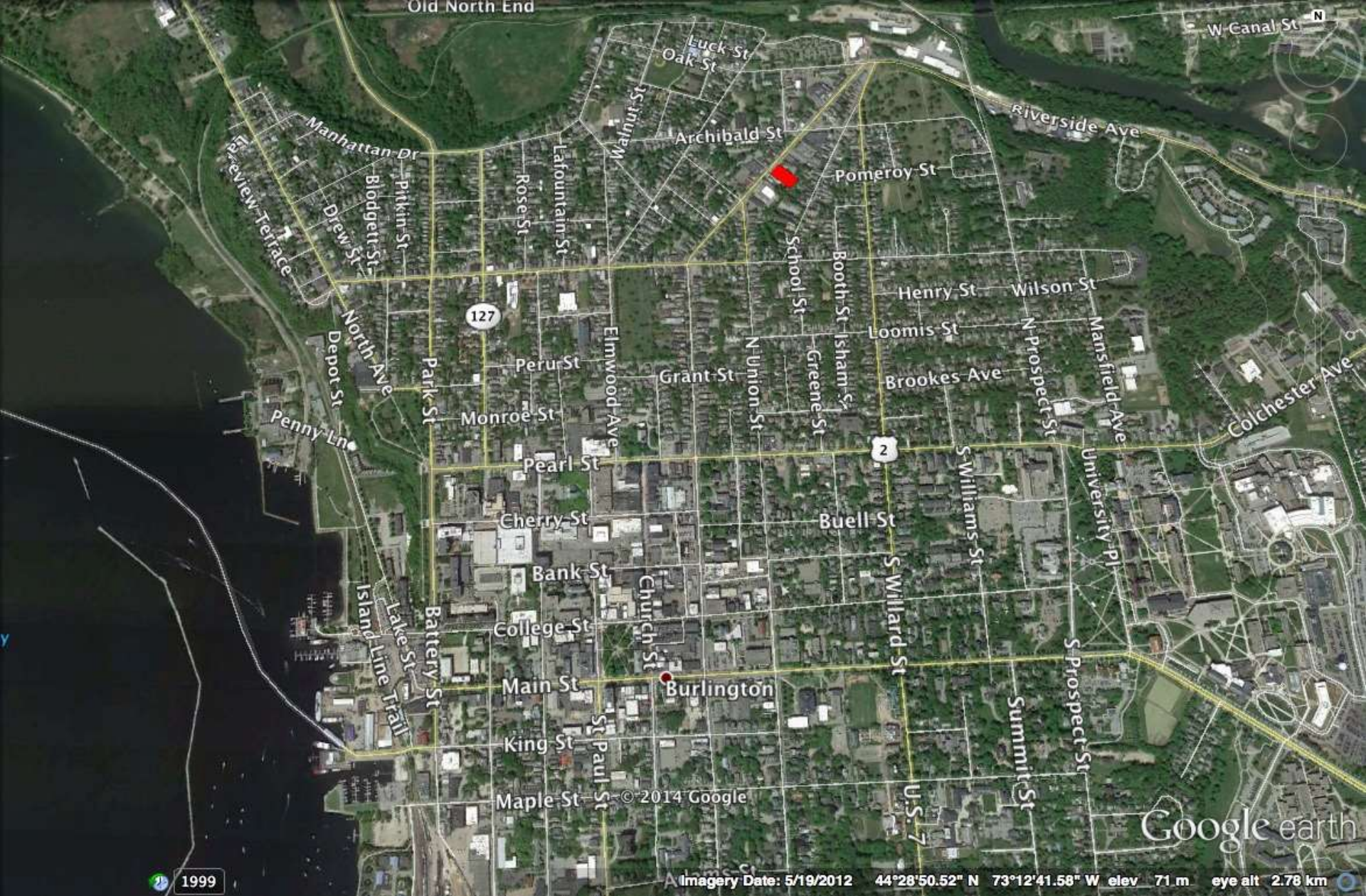
Development Team

- Redstone
- Smith Alvarez Sienkiewicz Architects
- Krebs & Lansing Consulting Engineers
- Naylor & Breen Builders
- Waite-Heindel Environmental Management
- VT Agency of Natural Resources/Department of Environmental Conservation
- Burlington Electric
- Vermont Gas Systems
- Vermont Energy Investment Corporation

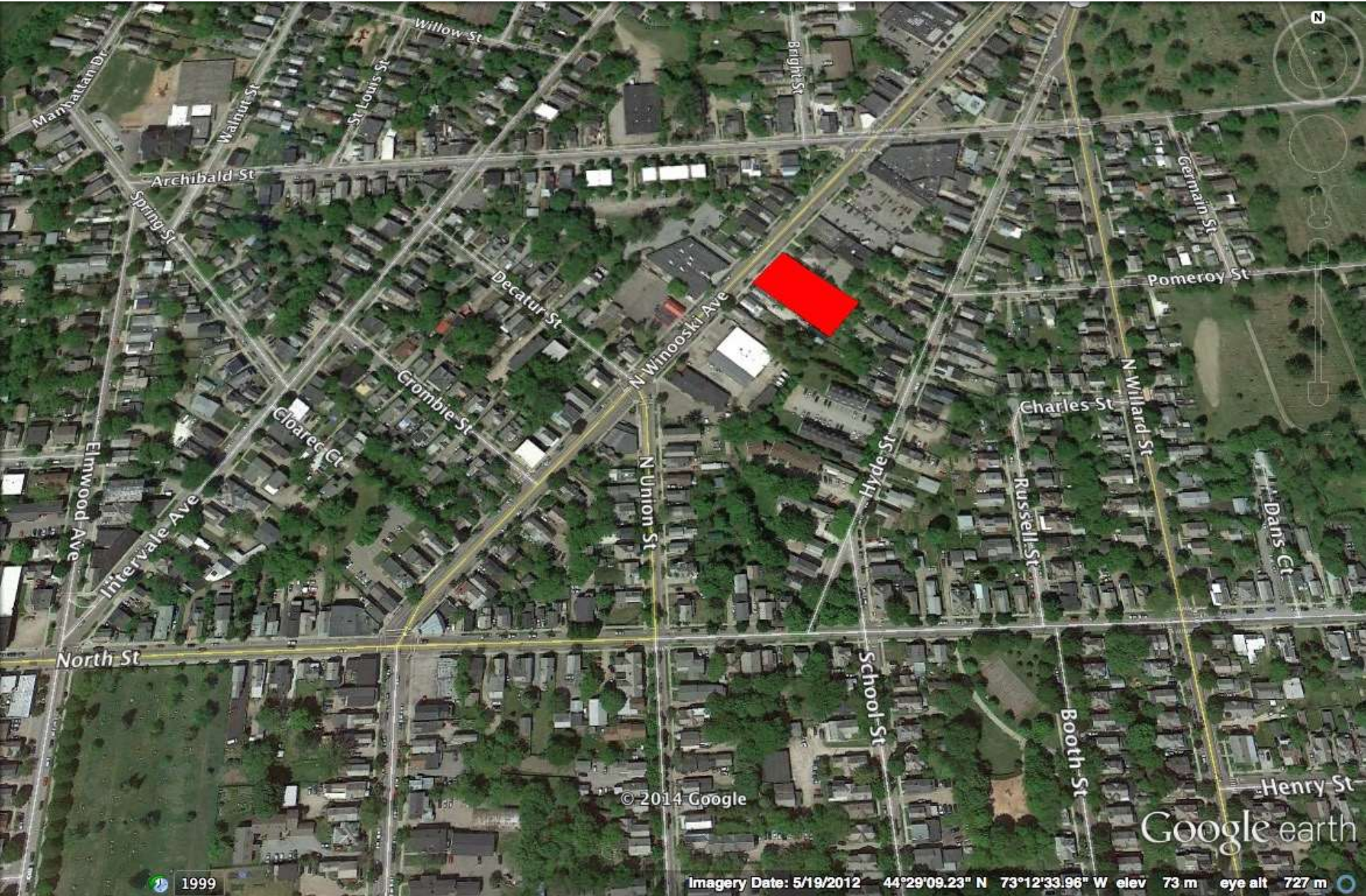
Financing

- TD Bank
- Vermont Community Loan Fund

Redstone



Redstone



1999

© 2014 Google

Imagery Date: 5/19/2012 44°29'09.23" N 73°12'33.96" W elev 73 m eye alt 727 m

Redstone





Redstone



Redstone



Redstone



Redstone



Redstone

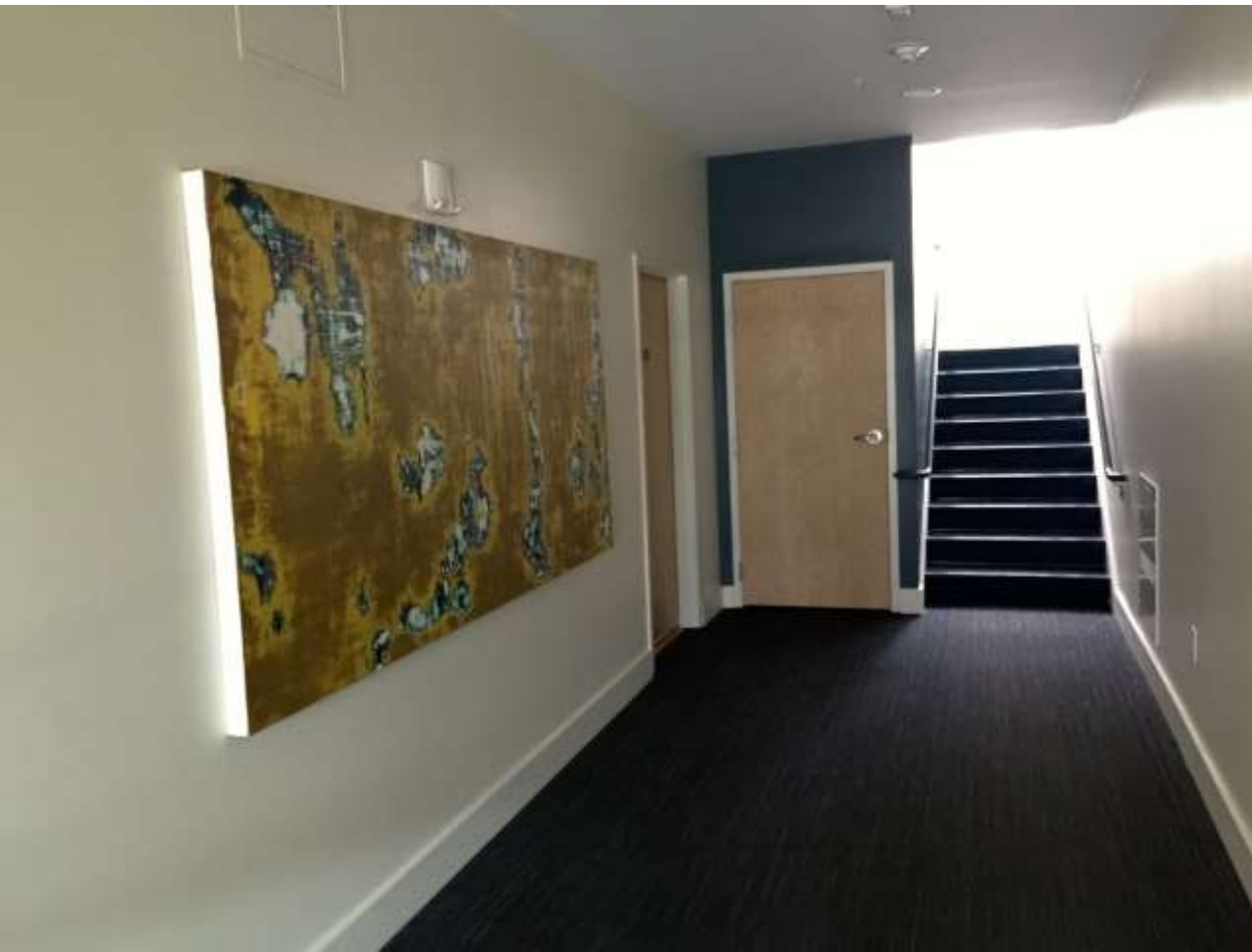


Redstone



Supporting Local Artists

<http://justin-hoekstra.squarespace.com/>



Redstone

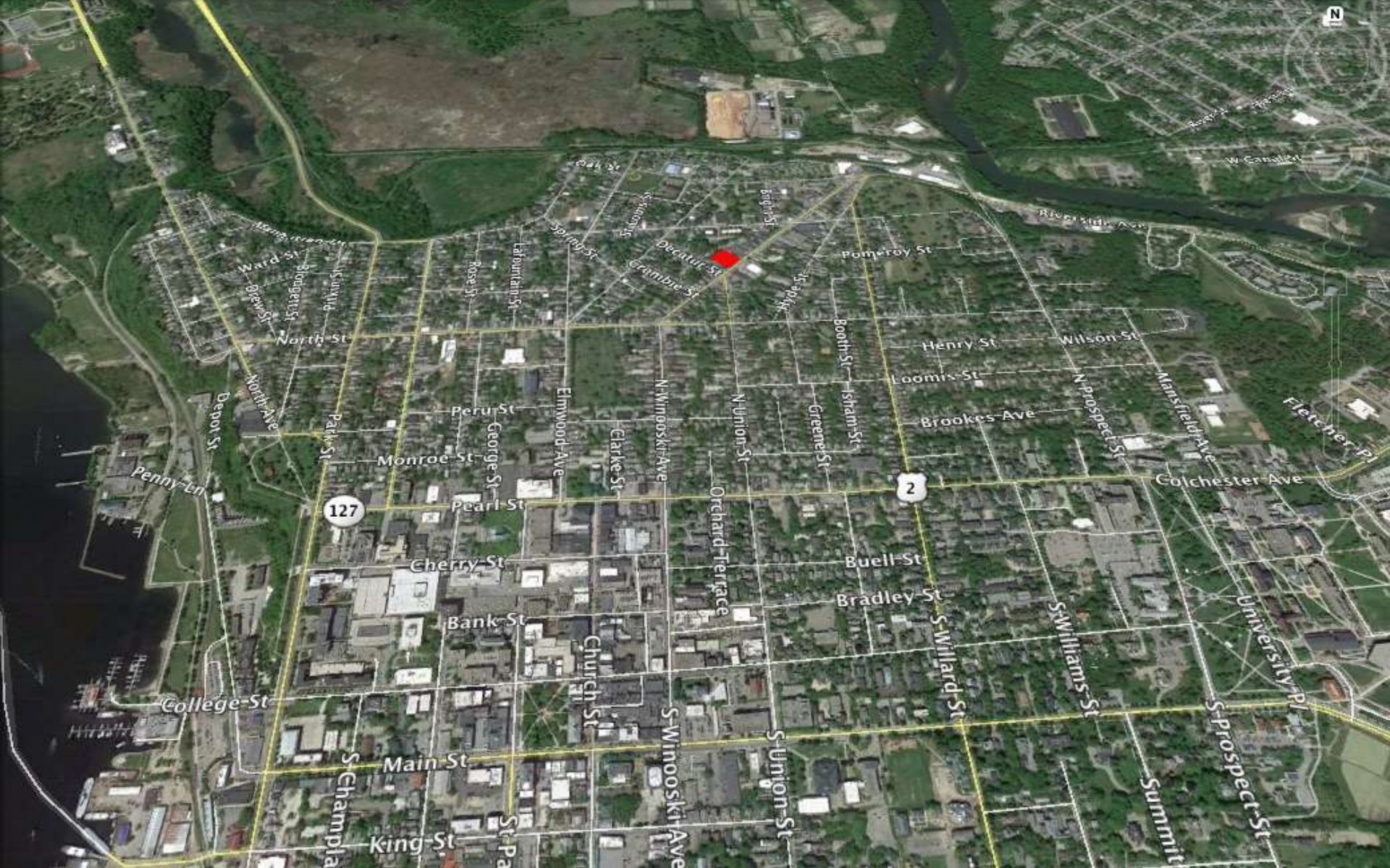
Maiden Lane

237 North Winooski Avenue
Burlington, VT

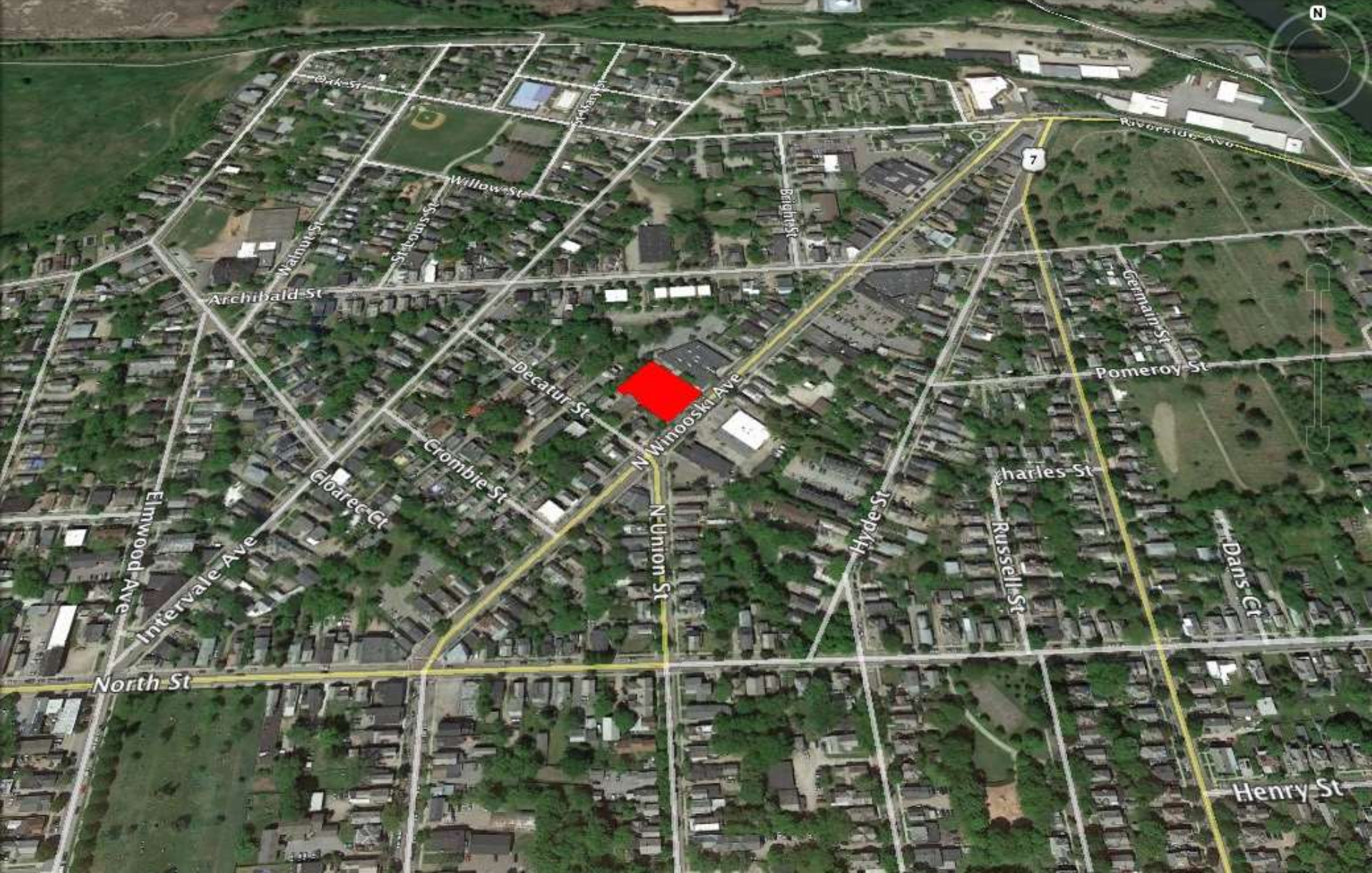
- 28 modern apartments
- 1,500 SF neighborhood retail space
- Brownfield redevelopment
- Air source heat pump HVAC system
- Energy Star Certification

Redstone

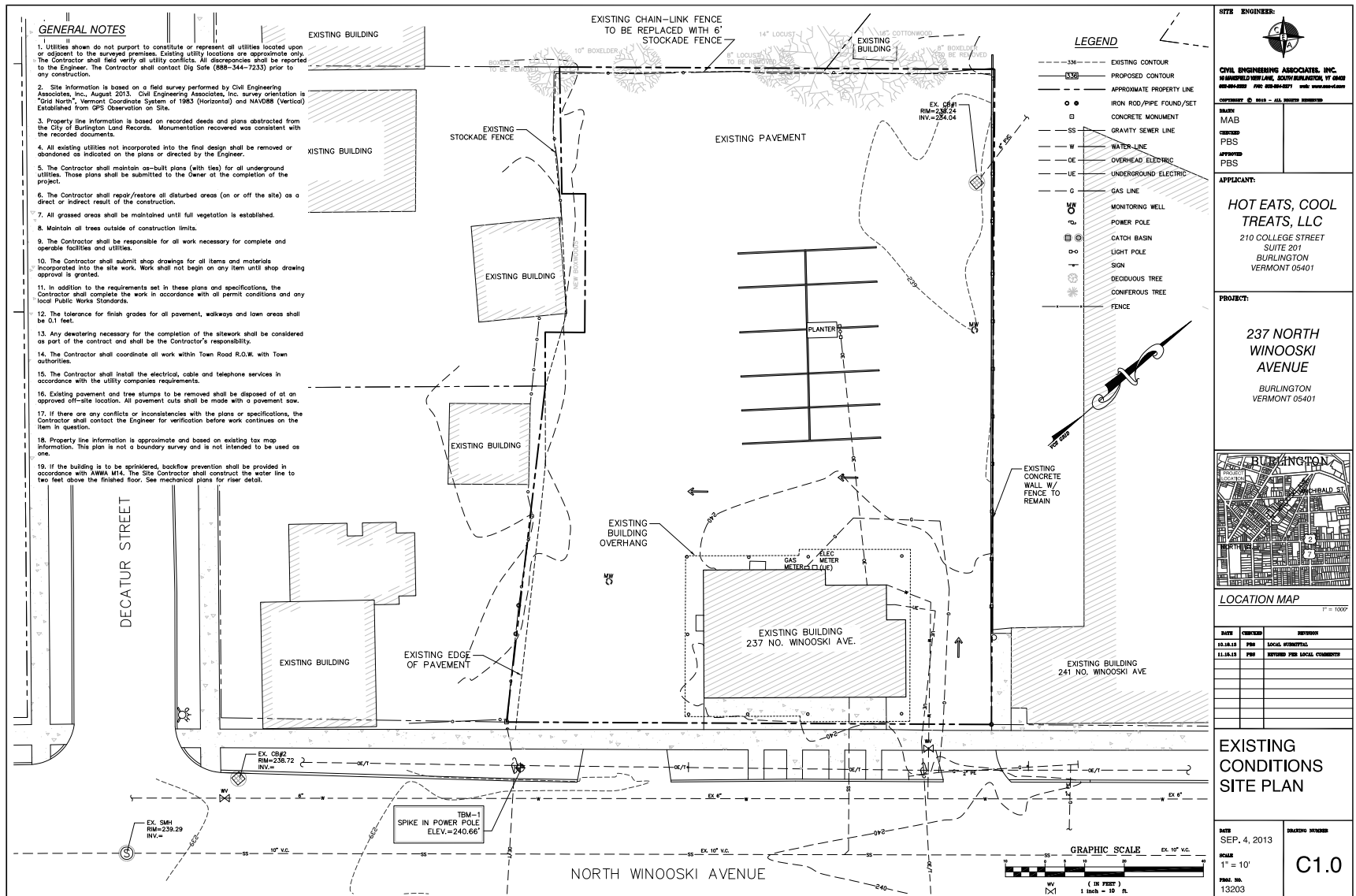




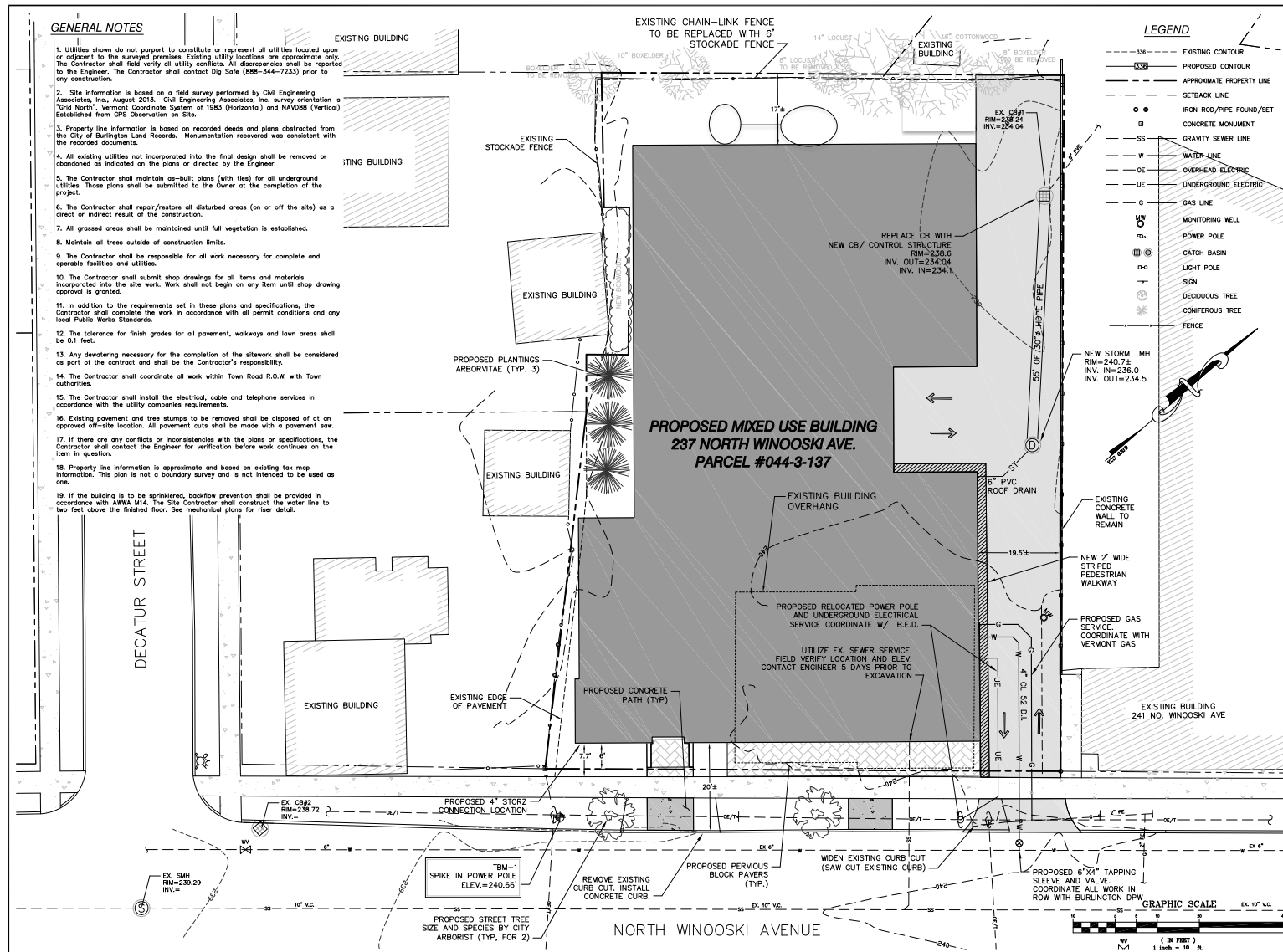
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Redstone



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ENGINEER:

CIVIL ENGINEERING ASSOCIATES, INC.
100 BURLINGTON AVENUE, SUITE 201, BURLINGTON, VT 05401
802-244-4333 FAX 802-244-4337 www.civilenginc.com

DATE: MAB
DESIGN: PBS
PERMIT: PBS
OWNER:

HOT EATS, COOL TREATS, LLC
210 COLLEGE STREET
SUITE 201
BURLINGTON VERMONT 05401

PROJECT:

237 NORTH WINOOSKI AVENUE
BURLINGTON VERMONT 05401

LOCATION MAP
1" = 200'

DATE	REVISION	BY/APP'D
10.10.13	FOR LOCAL PERMITTING	
11.10.13	FOR LOCAL PERMITTING	

PROPOSED CONDITIONS SITE & UTILITY PLAN

DATE: SEP. 4, 2013
SCALE: 1" = 10'
PROJECT NO.: 13203

DRAWING NUMBER: C1.1



Redstone



Redstone



Redstone

247 Pearl Street Burlington, VT

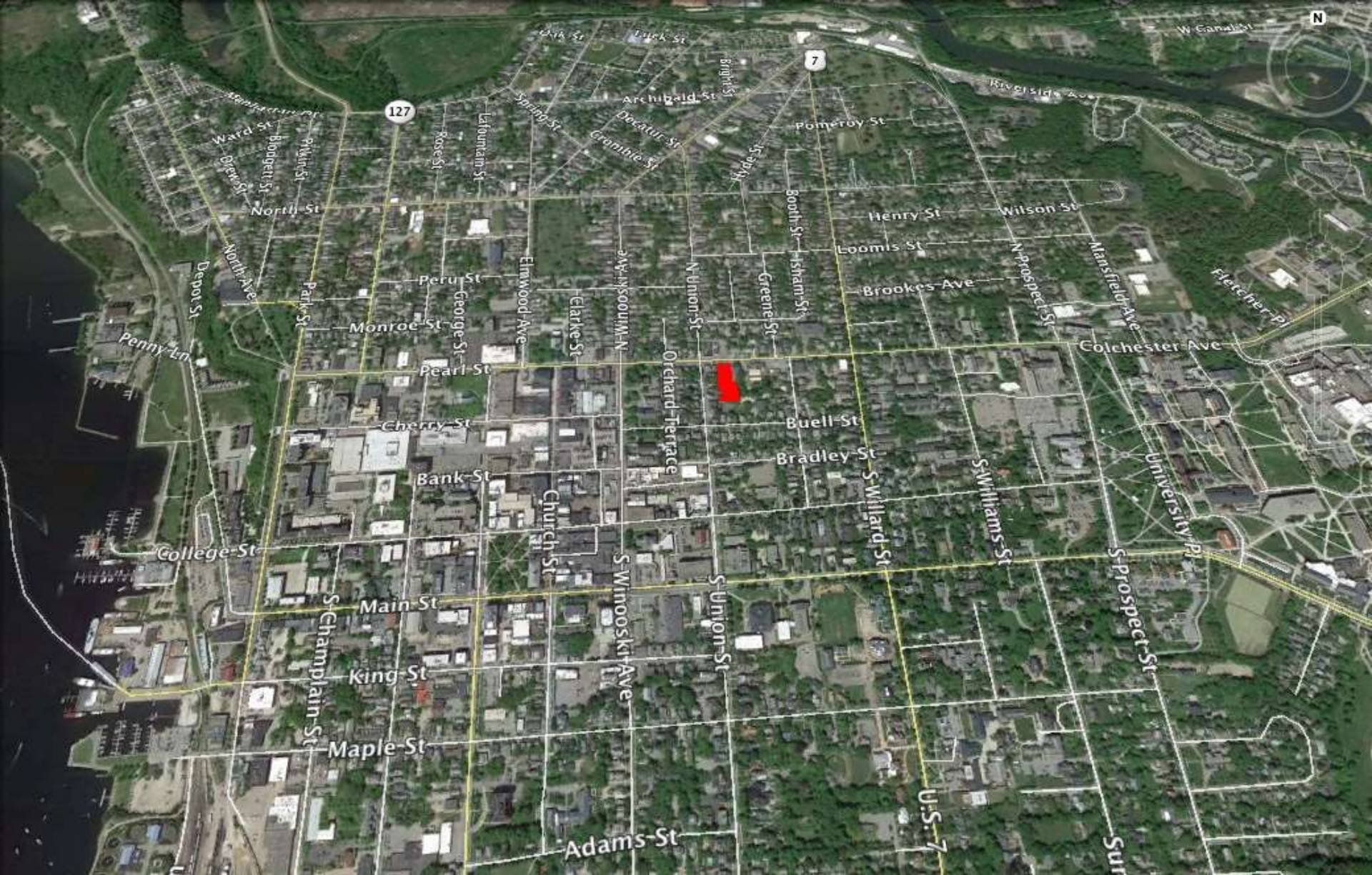
- 29 modern apartments
- Brownfield redevelopment
- Air source heat pump HVAC system
- Energy Star Certification



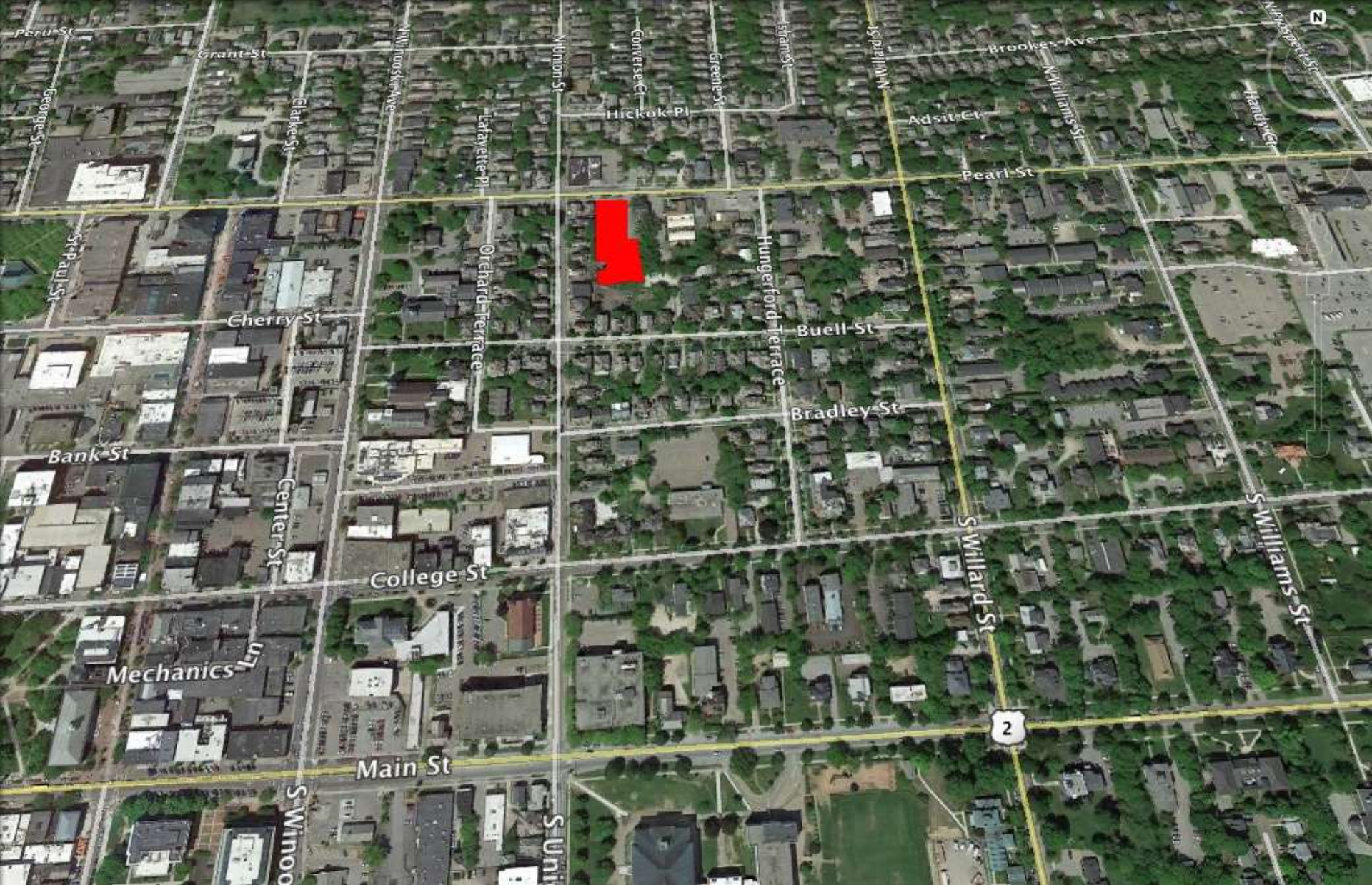
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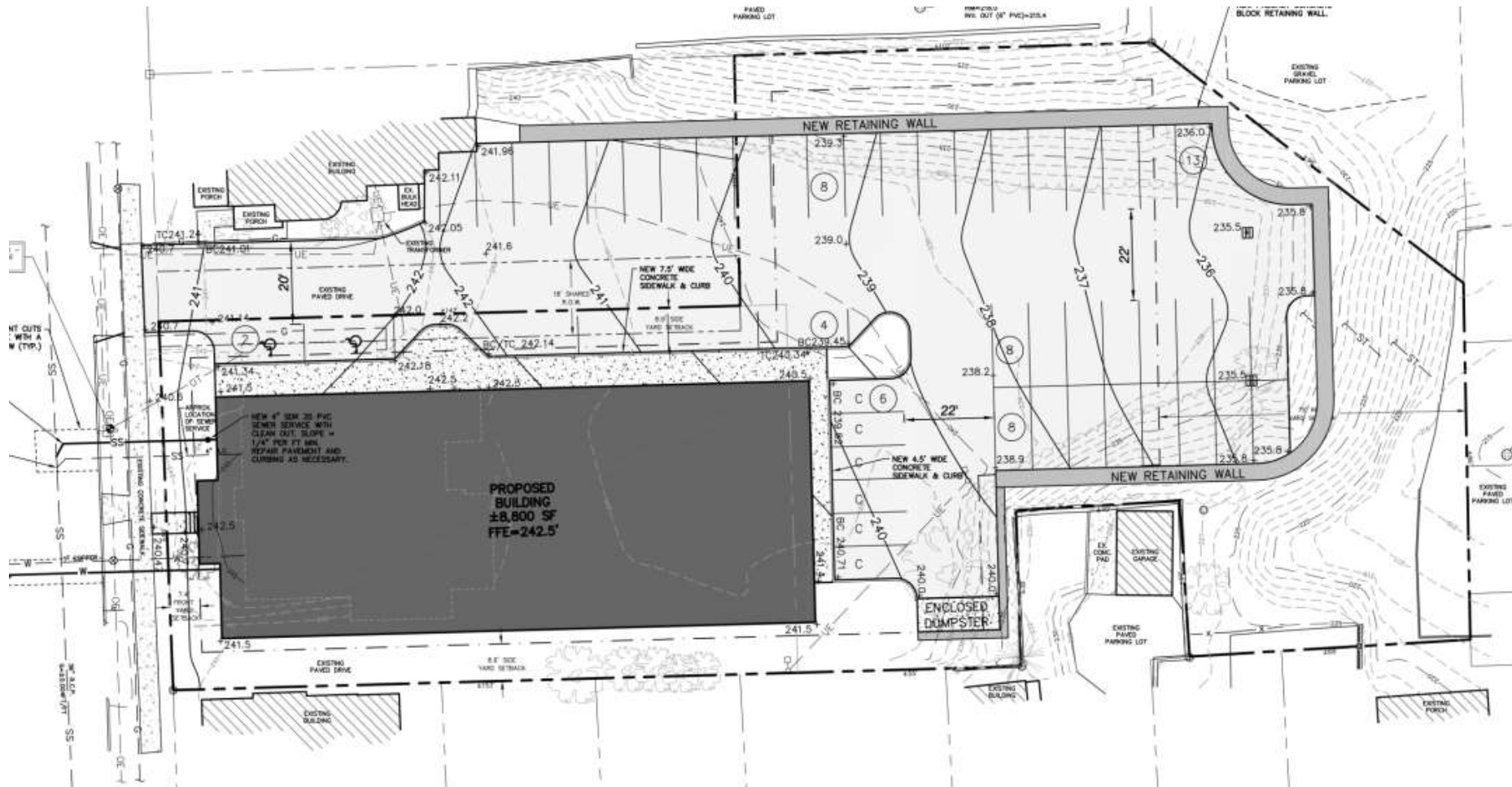
Redstone



Redstone



Redstone



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TD Bank Block Redevelopment

Main, St. Paul, King, and Pine Streets
Burlington, VT

- 15 residential condominiums
- 20 mixed-income apartments
- 13,500 SF non-profit office space
- 139 room hotel
- 6,000 SF retail space
- 200 vehicle parking structure

Redstone

TD Bank Block Redevelopment

Development Team

- Redstone
- TD Bank
- Champlain Housing Trust
- Housing Vermont
- Youkel
- Group One Partners
- Civil Engineering Associates
- Wagner Hodgson
- Hardy Structural Engineering
- JSN Associates
- John F. Penney Consulting Services
- Naylor & Breen Builders
- DEW
- Opechee Construction
- Burlington Electric
- Vermont Gas Systems

The background image shows a multi-story building under construction. The building has a modern design with a mix of dark grey horizontal siding and reddish-brown vertical panels. Large windows are visible on the upper floors. In the foreground, there is a construction site enclosed by a chain-link fence with orange safety cones and signs. A TD Bank sign is visible on the right side of the image. The sky is overcast.

Redstone

TD Bank Block Redevelopment

Financing

- Merchants Bank
- Peoples United Bank
- Mascoma Savings Bank
- Bank of New Hampshire
- National Bank of Middlebury
- US Bank
- Vermont Rural Ventures
- VEDA
- VT Agency of Commerce & Community Development
- VHFA
- VHCB
- HOME
- HUD
- CDBG
- City of Burlington
- NeighborWorks
- Coastal Enterprises

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2004 Conditions

2004 AERIAL VIEW OF PROJECT SITE
(looking south)



HINDS BUILDING
161 St. Paul Street



HANDY DUPLEX
88 King Street



FARRELL RESIDENCE
168 Pine Street



PENROSE BUILDING
151 St. Paul Street



2004 AERIAL VIEW OF PROJECT SITE
(looking south)



HEFFLON HOUSE
160 Pine Street



BANKNORTH VERMONT
111 Main Street



ARMORY BUILDING
101 Main Street

2004 Conditions



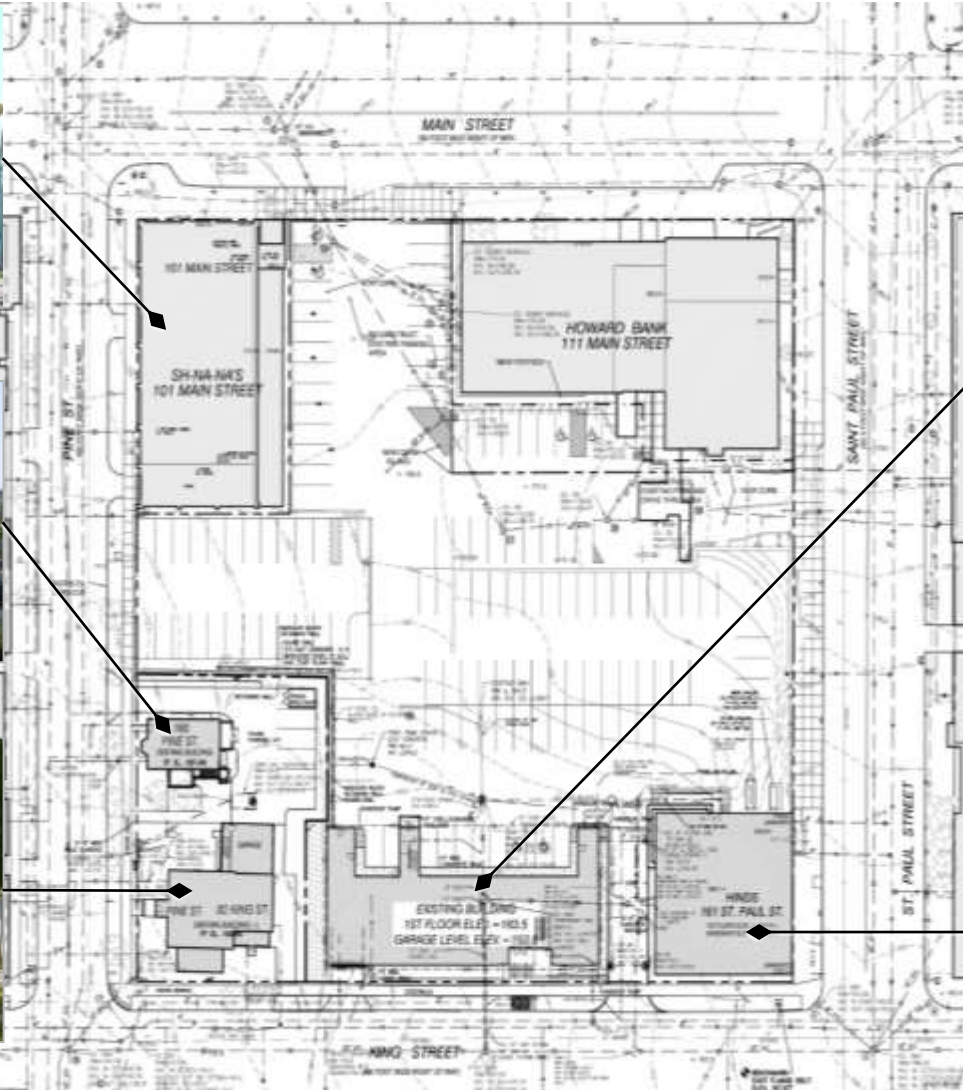
ARMORY BUILDING
101 Main Street



HEFFLON HOUSE
160 Pine Street



FARRELL RESIDENCE
168 Pine Street



KING STREET HOUSING
88 King Street



THE HINDS LOFTS
161 St. Paul Street

Existing Site Plan



Redstone





Strategies / Recommendations

- ❖ Start early
- ❖ Assemble a qualified development team
- ❖ Be realistic/ set achievable goals
- ❖ Persistence pays
- ❖ Keep it simple